



#### 4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder	Class and number of securities
MLC Investments Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 2,780,513
NULIS Nominees (Australia) Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 121
MLC Wealth Management Limited	Navigator Australia Limited (ACN 006 302 987)		Fully paid ordinary shares 276,152
National Australia Bank Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 21,198,239
Antares Capital Partners Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 165,696
National Australia Bank Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 6,568,553
		<b>TOTAL</b>	<b>30,989,274</b>

#### 5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration		Class and number of securities
		Cash	Non-cash	
National Australia Bank Limited	26/11/2018 to 27/11/2018 - Securities Lending	No consideration directly referable to the securities provided by NAB		Refer to Appendix 1 Table
National Australia Bank Limited	26/11/2018 - Stock borrow (refer Appendix 2)	No consideration directly referable to the securities provided by NAB		43,856
National Australia Bank Limited	27/11/2018 - Stock borrow (refer Appendix 2)	No consideration directly referable to the securities provided by NAB		78,488

#### 6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
MLC Investments Limited	MLC Investments Limited is a wholly owned subsidiary of MLC Holdings Limited whose ultimate parent is National Australia Bank Limited.
MLC Wealth Management Limited	MLC Wealth Management Limited is a wholly owned subsidiary of National Wealth Management Holdings Limited whose ultimate parent is National Australia Bank Limited.
Antares Capital Partners Limited	Antares Capital Partners Limited is a wholly owned subsidiary of National Wealth Management Holdings Limited whose ultimate parent is National Australia Bank Limited.
NULIS Nominees (Australia) Limited	NULIS Nominees (Australia) Limited is a wholly owned subsidiary of National Wealth Management Holdings Limited whose ultimate parent is National Australia Bank Limited.

## 7. Addresses

The addresses of persons named in this form are as follows:

<b>Name</b>	<b>Address</b>
National Australia Bank Limited	Level 1 800 Bourke Street DOCKLANDS VIC 3008
MLC Investments Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
NULIS Nominees (Australia) Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
National Nominees Limited	Level 1 800 Bourke Street DOCKLANDS VIC 3008
MLC Wealth Management Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
Navigator Australia Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
Antares Capital Partners Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060

## Signature

Name	Kelly Patterson	Capacity <b>Company Secretary for and on behalf of National Australia Bank Limited</b>
Signature		Date 30/11/2018

Appendix 1 - IOF

Type of agreement and parties to agreement	National Australia Bank Limited and <b>Securities Borrowing Agreement (SBA) clients</b>	National Australia Bank Limited and <b>AMSLA Counterparties</b> ( a ) DEUTSCHE SECURITIES AUSTRALIA LIMITED ( c ) MACQUARIE BANK LTD ( f ) CREDIT SUISSE
Transfer dates	<b>26/11/2018 to 27/11/2018</b> Specific dates for each transfer can be found by matching the number reference in the 'Type of agreement and parties to agreement' field to the accompanying list of transactions.	<b>26/11/2018 to 27/11/2018</b> Specific dates for each transfer can be found by matching the number reference in the 'Type of agreement and parties to agreement' field to the accompanying list of transactions.
Holder of voting rights	Registered owner	Registered owner
Are there any restrictions on voting	The registered owner holds voting rights. However, in certain circumstances the lender may request for the borrower to use best endeavours to arrange for voting instructions to be exercised in accordance with the instructions from the lender.	The registered owner holds voting rights. However, in certain circumstances the lender may request for the borrower to use best endeavours to arrange for voting instructions to be exercised in accordance with the instructions from the lender.
Scheduled date of return (if any)	On demand	On demand
Does the borrower have the right to return early?	Yes - at notice	Yes - at notice
Does the lender have the right to recall early?	Yes - at notice	Yes - at notice
Will the securities be returned on settlement?	Yes, or equivalent protection under Securities Borrowing Agreement.	Yes, or equivalent protection under AMSLA.
National Australia Bank Limited will, if required by the company or responsible entity to whom the prescribed form must be given or ASIC give a copy of the agreements to the company, responsible entity or ASIC.		

## Appendix 1- IOF

Date	Nature of Change	Consideration	No. of Securities	Class	AMSLA Counterparty
26/11/2018	Collateral Return Security		-1870000	ORD	( f )
26/11/2018	Collateral Settle Sec Loan		3000000	ORD	( f )
26/11/2018	Collateral Return Security		-44000	ORD	( c )
27/11/2018	Collateral Return Security		-1500000	ORD	( a )
27/11/2018	Collateral Return Security		-2335000	ORD	( f )
27/11/2018	Collateral Settle Sec Loan		4000000	ORD	( f )
27/11/2018	Collateral Return Security		-14000	ORD	( c )

## APPENDIX 2 – IOF

Type of agreement and parties to agreement	National Australia Bank Limited and <b>Securities Borrowing Agreement clients</b>  <b>AMSLA Counterparties</b> Barclays Bank PLC
Transfer date	<b>26 November 2018 to 27 November 2018 – inclusive</b>
Holder of voting rights	Registered owner
Are there any restrictions on voting	No
Scheduled date of return (if any)	N/A
Does the borrower have the right to return early?	Yes – at notice
Does the lender have the right to recall early?	Yes – at notice
Will the securities be returned on settlement?	Yes, or equivalent protection under Securities Borrowing Agreement /AMSLA

*National Australia Bank Limited will, if required by the company or responsible entity to whom the prescribed form must be given or ASIC, give a copy of the agreements to the company, responsible entity or ASIC.*

This is Annexure A of 3 pages referred to in the Form 603 Notice of initial substantial holder signed by me and dated 30/11/2018

Kelly Patterson, Company Secretary

ADVANTEDGE FINANCIAL SERVICES HOLDINGS PTY LTD

ADVANTEDGE FINANCIAL SERVICES PTY LTD

ADVANTEDGE FINANCIAL SOLUTIONS PTY LTD

AF&L DRAGON LEASING PTY LTD

AF&L VISTA PTY LTD

AFSH NOMINEES PTY LTD

ANCHORAGE HOME LOANS PTY LTD

ANGARA COMPANY LIMITED

ANTARES CAPITAL PARTNERS LTD

APOGEE FINANCIAL PLANNING LIMITED

ARDB PTY LIMITED

ASIBOND PTY. LIMITED

AUSMAQ LIMITED

AUSTRALIAN COMPANY NUMBER 094 484 625 LIMITED

BANK OF NEW ZEALAND

BLSSA PTY LTD

BNZ BRANCH PROPERTIES LTD

BNZ EQUITY INVESTMENTS NO.2 LIMITED

BNZ FACILITIES MANAGEMENT LIMITED

BNZ INSURANCE SERVICES LIMITED

BNZ INTERNATIONAL FUNDING LTD

BNZ INVESTMENT SERVICES LIMITED

BNZ INVESTMENTS LTD

BNZ LIFE INSURANCE LIMITED

BNZ PROPERTY INVESTMENTS LTD

CHOICE LEND PTY LTD (IN LIQUIDATION)

CRUICKSHANK ASSET MANAGEMENT PTY LTD

CUSTOM CREDIT CORPORATION LTD (IN LIQUIDATION)

CUSTOM CREDIT HOLDINGS LTD (IN LIQUIDATION)

DIBA EQUITIES LIMITED

DIBA INVESTMENTS LIMITED

EQUITY MANAGEMENT UNIT HOLDINGS (NO.2) PTY LTD

EQUITY MANAGEMENT UNIT HOLDINGS PTY LTD

FASTLEND PTY LTD (IN LIQUIDATION)

FINANCE & SYSTEMS TECHNOLOGY HOLDINGS PTY LIMITED (IN LIQUIDATION)

FINANCE & SYSTEMS TECHNOLOGY PTY LTD

FINTRACK MEMBERS PTY LTD (IN LIQUIDATION)

GODFREY PEMBROKE LIMITED

GWM ADVISER SERVICES LIMITED

HICAPS PTY LTD

INDEPENDENT MORTGAGE AFFILIATES PTY LIMITED (IN LIQUIDATION)

INVIA CUSTODIAN PTY LIMITED

JBWERE (NZ) PTY LTD  
JBWERE LIMITED  
LIMEHOUSE INVESTMENTS PTY LIMITED  
MEDFIN AUSTRALIA PTY LIMITED  
MERITUM FINANCIAL GROUP PTY LTD  
MERITUM FINANCIAL PLANNING PTY LTD  
MLC ALLIANCE HOLDINGS PTY LIMITED  
MLC HOLDINGS LIMITED  
MLC INVESTMENTS LIMITED  
MLC LIFETIME COMPANY LIMITED  
MLC NOMINEES PTY LTD  
MLC PROPERTIES PTY. LIMITED  
MLC WEALTH MANAGEMENT LIMITED  
MORTGAGE SUPPORT SERVICES PTY LTD (IN LIQUIDATION)  
MSS MF PTY LTD (IN LIQUIDATION)  
MSS MFA PTY LTD (IN LIQUIDATION)  
MUDCHUTE PTY LIMITED  
NAB ASSET MANAGEMENT LIMITED  
NAB ASSET MANAGEMENT SERVICES LIMITED  
NAB EUROPE LIMITED  
NAB INVESTMENTS LIMITED  
NAB PROPERTIES AUSTRALIA PTY LIMITED  
NAB TRUST SERVICES LIMITED  
NAB VENTURES PTY LIMITED  
NABCAPITAL LEASING (NO.2) PTY LIMITED  
NABINVEST (UK) LIMITED  
NABINVEST CAPITAL PARTNERS PTY LIMITED  
NABINVEST UK RE LIMITED  
NABSECURITIES, LLC  
NAM NT RAIL PTY LIMITED (IN LIQUIDATION)  
NATIONAL AMERICAS HOLDINGS LLC  
NATIONAL ASSET MANAGEMENT LIMITED  
NATIONAL AUSTRALIA BANK LIMITED  
NATIONAL AUSTRALIA CORPORATE SERVICES PTY LIMITED  
NATIONAL AUSTRALIA FINANCE (ASIA) LIMITED  
NATIONAL AUSTRALIA FINANCE (COMMERCIAL LEASING) LIMITED  
NATIONAL AUSTRALIA FINANCE (EUROPE HOLDINGS) LIMITED  
NATIONAL AUSTRALIA FINANCE (INFRASTRUCTURE LEASING NO.2) LIMITED  
NATIONAL AUSTRALIA FINANCE (VESSEL LEASING NO.1) LIMITED  
NATIONAL AUSTRALIA FINANCE (VESSEL LEASING NO.5) LIMITED  
NATIONAL AUSTRALIA FINANCE (VESSEL LEASING NO.6) LIMITED  
NATIONAL AUSTRALIA FINANCE (VESSEL LEASING) LIMITED  
NATIONAL AUSTRALIA FINANCIAL MANAGEMENT LIMITED  
NATIONAL AUSTRALIA FUNDING (DELAWARE) INC.  
NATIONAL AUSTRALIA GROUP (NZ) LIMITED  
NATIONAL AUSTRALIA GROUP SERVICES LTD  
NATIONAL AUSTRALIA INVESTMENT CAPITAL LIMITED  
NATIONAL AUSTRALIA MANAGERS LIMITED  
NATIONAL AUSTRALIA PKI HOLDINGS LLC



NATIONAL AUSTRALIA UNDERWRITERS LIMITED

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NATIONAL CAPITAL HOLDINGS I INC.

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NATIONAL EQUITIES LIMITED

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NATIONAL FUNDING HOLDINGS PTY LTD

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NATIONAL HK INVESTMENTS LIMITED

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NATIONAL MARGIN SERVICES PTY LIMITED

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NATIONAL MARKETS GROUP LIMITED

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NATIONAL MORTGAGE SECURITIES, INC.

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NATIONAL NOMINEES LIMITED

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NATIONAL OBU PTY LIMITED

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NATIONAL WEALTH MANAGEMENT HOLDINGS LIMITED

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NATIONAL WEALTH MANAGEMENT INTERNATIONAL HOLDINGS LTD

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NATIONAL WEALTH MANAGEMENT NEW ZEALAND HOLDINGS LIMITED

---

NATIONAL WEALTH MANAGEMENT SERVICES LTD

---

NAUTILUS INSURANCE PTE LIMITED

---

NAUTILUS NAB LIMITED

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NAVIGATOR AUSTRALIA LIMITED

---

NBA PROPERTIES PTY LIMITED

---

NMS NOMINEES PTY LIMITED

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NULIS NOMINEES (AUSTRALIA) LIMITED

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NWMH SUB (CANADA) INC

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NWMH SUB LIMITED

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PARTOWN PTY. LIMITED

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PENNLEY PTY LTD

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PFS NOMINEES PTY LIMITED

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PLAN AUSTRALIA OPERATIONS PTY. LTD.

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PLAN GROUP NOMINEES PTY LTD

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PLAN LENDING PTY LTD (IN LIQUIDATION)

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PLUM FINANCIAL SERVICES LIMITED

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PRESIMA INC.

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PROFESSIONAL LENDERS ASSOCIATION NETWORK OF AUSTRALIA PTY. LTD.

---

TASOVAC PTY LIMITED

---

THE DEEP IN HULL LIMITED

---

VALEWIN PTY. LIMITED

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WEALTHHUB SECURITIES LIMITED

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WEALTHHUB SECURITIES NOMINEES PTY LIMITED

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WM LIFE AUSTRALIA LIMITED

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